

# Can I Switch My Medicare Discount Card?



Senior Health Insurance  
Information Program

## Ask SHIIP

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**Q:** My doctor has given me a new prescription and this drug is not included on my current Medicare Discount Card. This new prescription will be the most expensive that I will now take. Can I change to another Medicare Discount Card that includes this new drug?

**A:** You may only have one Medicare-approved discount card at a time. You can leave a Medicare-approved discount card at any time by writing or calling the company to tell them why you are leaving. Or when you enroll in another Medicare-approved discount card during the Coordinated Election Period, you will be automatically disenrolled from your previous Medicare Discount Card.

You may change discount cards during the Coordinated Election Period, November 15 through December 31, 2004. The effective date to use the new discount card will be January 1, 2005.

**Q:** For what reasons can I choose a new Medicare-approved discount card?

**A:** You can choose a new Medicare-approved discount card when:

You move to a state not covered by your card.

You join or leave a Medicare Managed Care plan.

You enter or leave a long-term care facility (like a nursing home).

The company stops offering your discount card.

You may have to pay another annual enrollment fee for the new discount card when you join. In 2005, if you choose to leave the discount card you are enrolled in for any reason other than those listed above, you cannot apply for a new discount card.

Think twice before disenrolling. Especially if you are getting the \$600 credit if it is not for one of the allowed reasons. There are consequences. Call your discount Card Company or Medicare or SHIIP to discuss your situation before you disenroll. It is important for you to know that if you are receiving the \$600 credit, and you disenroll from a card during 2004 and you are not eligible for a special election period, you will lose any remaining \$600 credit. Not only will you lose your \$600 credit, but you will have to reapply for the \$600 credit in 2005.

**Q:** Is it too late to sign up for the \$600 prescription assistance?

**A:** If your annual income in 2004 is less than \$12,569 (or less than \$16,862 if you are married), you may qualify for Medicare's transitional assistance program which can give you up to \$600 in credit for 2004 and up to \$600 credit in 2005 depending when you apply. You must be enrolled before November 30, 2004 to receive the \$600 credit for 2004 and it can be rolled over for use in 2005.

Remember you must: be entitled to or enrolled in Medicare Part A and/or enrolled in Part B, must not have other prescription drug coverage, and must meet the income requirements.

If your income meets these guidelines you probably qualify for other prescription help as well. For example, if you sign up this fall, the HoosierRx program offers qualified individuals \$1000 in prescription assistance. Call 1-800-Medicare or SHIIP at 1-800-452-4800 to find out more. You can also visit [www.medicare.gov](http://www.medicare.gov).

You have nothing to lose by checking into them and you stand to gain some additional money in your pocket.

**Need more information?** Call SHIIP at 1-800-452-4800 ext. 1 to receive a free packet of information on the Medicare-approved drug discount cards and other prescription assistance programs offered in Indiana.

Ask SHIIP  
311 W. Washington Street  
Ste. 300  
Indianapolis, IN 46204  
Or [www.state.in.us/idoi/shiip](http://www.state.in.us/idoi/shiip)  
1-800-452-4800